

**IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION**

THOMAS EDWARDS,

Plaintiff,

v.

Case No. 2:25-cv-02333-MSN-tmp
JURY DEMAND

Memphis Light, Gas & Water,

Defendant.

ORDER ADOPTING REPORT AND RECOMMENDATION

Before the Court is the Chief Magistrate Judge’s Report and Recommendation (ECF No. 10), entered June 18, 2025. The Report recommends dismissing Plaintiff’s claim under 15 U.S.C. 1681s–2(a) and granting Plaintiff leave to amend his § 1681–2(b) claim within thirty days. Plaintiff had fourteen (14) days after being served to file objections. Fed. R. Civ. P. 72(b)(2). No objections have been filed.

STANDARD OF REVIEW

Congress enacted 28 U.S.C. § 636 to relieve the burden on the federal judiciary by permitting the assignment of district court duties to magistrate judges. *See United States v. Curtis*, 237 F.3d 598, 602 (6th Cir. 2001) (citing *Gomez v. United States*, 490 U.S. 858, 869–70 (1989)); *see also Baker v. Peterson*, 67 F. App’x 308, 310 (6th Cir. 2003). For dispositive matters, “[t]he district judge must determine *de novo* any part of the magistrate judge’s disposition that has been properly objected to.” *See* Fed. R. Civ. P. 72(b)(3); 28 U.S.C. §636(b)(1). After reviewing the evidence, the court is free to accept, reject, or modify the magistrate judge’s proposed findings or

recommendations. 28 U.S.C. § 636(b)(1). The district court is not required to review—under a *de novo* or any other standard—those aspects of the report and recommendation to which no objection is made. *See Thomas v. Arn*, 474 U.S. 140, 150 (1985). The district court should adopt the magistrate judge’s findings and rulings to which no specific objection is filed. *See id.* at 151.

DISCUSSION AND CONCLUSION

The Court has reviewed the Report and the entire record in this matter and finds no clear error in the Chief Magistrate Judge’s analysis or conclusions. The Chief Magistrate Judge warned that:

WITHIN FOURTEEN (14) DAYS AFTER BEING SERVED WITH A COPY OF THIS REPORT AND RECOMMENDED DISPOSITION, ANY PARTY MAY SERVE AND FILE SPECIFIC WRITTEN OBJECTIONS TO THE PROPOSED FINDINGS AND RECOMMENDATIONS. ANY PARTY MAY RESPOND TO ANOTHER PARTY’S OBJECTIONS WITHIN FOURTEEN (14) DAYS AFTER BEING SERVED WITH A COPY. 28 U.S.C. § 636(b)(1); FED. R. CIV. P. 72(b)(2); L.R. 72.1(g)(2). FAILURE TO FILE OBJECTIONS WITHIN FOURTEEN (14) DAYS MAY CONSTITUTE A WAIVER AND/OR FORFEITURE OF OBJECTIONS, EXCEPTIONS, AND FURTHER APPEAL.

(ECF No. 10 at PageID 22.) Despite this clear warning, no objections were filed.

Accordingly, the Court **ADOPTS** the Report and Recommendation (ECF No. 10) in its entirety. Plaintiff’s claim under 15 U.S.C. § 1681s–(2)(a) is **DISMISSED**. Plaintiff may file an amended complaint on his 15 U.S.C. § 1681s–2(b) claim within thirty (30) days of entry of this Order.

IT IS SO ORDERED, this 14th day of July, 2025.

s/ Mark S. Norris

MARK S. NORRIS

UNITED STATES DISTRICT JUDGE